

In re:
Frank Joseph Keough
Maria Concetta Keough
Debtors

Case No. 19-13280-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Apr 20, 2021

User: admin
Form ID: pdf900

Page 1 of 4
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Frank Joseph Keough, Maria Concetta Keough, 2018 Pierce Drive, Whitehall, PA 18052-4015
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
NONE	+ People First Credit Union, 2141 Downyflake Lane, Allentown, PA 18103-4799
cr	+ Village Capital & Investment, LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14328011	+ Anthem Blue Cross and Blue Shield, PO BOX 105187, Atlanta, GA 30348-5187
14328012	+ Anthony M. Muir, Esquire, 40 South Fifth Street, Allentown, PA 18101-1622
14328013	+ Apex Asset Management, 2501 oregon Pike, Lancaster, PA 17601-4890
14328014	+ Cap1/ Helzb, PO BOX 30253, Salt Lake City, UT 84130-0253
14359731	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14328018	+ Direct Express, PO BOX 245998, San Antonio, TX 78224-5998
14337126	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
14328021	+ Isreal & Brenda Ortiz, 1951 W Allen St, Allentown, PA 18104-5036
14328023	+ Keystone Dodge Inc, 2350 Lehigh St, Allentown, PA 18103-4786
14328024	+ Kia Motor Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
14357280	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14328026	+ Lehigh Valley Health Network, PO BOX 781733, Philadelphia, PA 19178-1733
14328028	+ Medical Imag. Of Lehigh Valley, PO BOX 3226, Allentown, PA 18106-0226
14328029	Medical Imaging of Lehigh Valley, 2 Meridian Blvd - 3rd Floor, Reading, PA 19610-3202
14350921	NewRez LLC DBA Shellpoint, Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
14584171	+ Newrez LLC d/b/a Shellpoint Mortgage Servicing, c/o Charles Wohlrab, Esquire, Robertson Anschutz Schneid Crane & Partn, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
14328031	+ OAA Orthopedic Specialists, PO BOX 14000, Belfast, ME 04915-4033
14328032	+ Orthopedic Foot, ankle & knee Institute, 1605 N. Cedar Credit Blvd, Suite 608, Allentown, PA 18104-2317
14328034	++ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799 address filed with court; People First FCU, 2141 Downey Flake, Allentown, PA 18103
14435405	+ People First Federal Credit Union, c/o Kevin K. Kercher, Esquire, 881 Third St., Fullerton Bldg., Ste. C-2, Whitehall, Pa 18052-5930
14328037	+ Shellpoint Mortgage Svc, 55 Beattie Place, Greenville, SC 29601-2165
14328038	+ Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14328040	+ TD Bank USA/Target, PO BOX 673, Minneapolis, MN 55440-0673
14328042	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court; Toyota Motor Credit Corp, 5005 N River Blvd NE, Cedar Rapids, IA 52411
14328041	+ Tepper Pharmacy, 333 E Lancaster Ave, Wynnewood, PA 19096-1929
14355345	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14435011	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14328043	+ Toyota Motor Credit Corporation, c/o Rebecca A Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, Pa 19106-1541
14328046	+ Village Capital & Invest, 1 Corporate Drive, Lake Zurich, IL 60047-8944
14360948	+ Village Capital & Investment, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
14335405	+ Village Capital & Investment, LLC, c/o Daniel Jones, Esquire, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA

District/off: 0313-4

User: admin

Page 2 of 4

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Form ID: pdf900

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18976-3403
14328047 + Wells Fargo Bank NA, PO BOX 14517, Des Moines, IA 50306-3517
14350293 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14345207 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14328048 + Wells Fargo Card Service, Credit Bureau Resolution, PO BOX 14517, Des Moines, IA 50306-3517

TOTAL: 43

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 21 2021 02:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 21 2021 02:17:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: gecsed@recoverycorp.com	Apr 21 2021 01:46:02	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14328010	Email/Text: EBNProcessing@afni.com	Apr 21 2021 02:17:00	AFNI, PO Box 3517, Bloomington, IL 61702-3517
14348409	+ Email/Text: g20956@att.com	Apr 21 2021 02:18:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14367238	Email/Text: coabankruptcy@allentownpa.gov	Apr 21 2021 02:17:00	City of Allentown, 435 HAMILTON ST, ALLENTOWN, PA 18101
14328015	Email/Text: coabankruptcy@allentownpa.gov	Apr 21 2021 02:17:00	City of Allentown, Room 110, 435 Hamilton St, Allentown, PA 18101
14328016	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 21 2021 02:17:00	ComenityBank/Boscovs, PO BOX 182120, Columbus, OH 43218-2120
14328017	+ Email/Text: clientservices@credit-control.com	Apr 21 2021 02:17:00	Credit Control LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
14328019	+ Email/Text: bknotice@ercbpo.com	Apr 21 2021 02:17:00	Enhanced Recovery Company, PO BOX 57547, Jacksonville, FL 32241-7547
14328020	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 21 2021 02:17:00	IRS, Department of the Treasury, P.O. Box 7346, Department of the Treasury, Philadelphia, PA 19101-7346
14328025	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 21 2021 02:17:00	Kohls Department Store, PO BOX 3115, Milwaukee, WI 53201-3115
14328027	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 21 2021 01:44:33	LVNV Funding LLC, PO BOX 1269, Greenville, SC 29602-1269
14335965	Email/PDF: resurgentbknotifications@resurgent.com	Apr 21 2021 01:44:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14328030	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 21 2021 02:17:00	Midland Funding LLC, 2365 Northside Drive, # 300, San Diego, CA 92108-2709
14355877	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 21 2021 02:17:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14328035	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 21 2021 01:46:05	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
14363857	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 21 2021 01:44:32	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14328039	+ Email/Text: bankruptcy@sw-credit.com	Apr 21 2021 02:17:00	SW CRDT SYS, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958

District/off: 0313-4

User: admin

Page 3 of 4

Date Rcvd: Apr 20, 2021

Form ID: pdf900

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14328036	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 21 2021 01:46:08	Sears/CBNA, PO BOX 6282, Sioux Falls, SD 57117-6282
14330262	+ Email/PDF: gecsedl@recoverycorp.com	Apr 21 2021 01:46:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14361226	+ Email/Text: bncmail@w-legal.com	Apr 21 2021 02:17:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14328044	+ Email/Text: bankruptcydepartment@tsico.com	Apr 21 2021 02:18:00	Transworld Systems INC, PO BOX 15618, Dept 51, Wilmington, DE 19850-5618
14328045	Email/Text: bankruptcydepartment@tsico.com	Apr 21 2021 02:18:00	Transworld Systems Inc, PO Box 15110, Wilmington, DE 19850-5110
TOTAL: 24			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
14328022	*+	Isreal & Brenda Ortiz, 1951 W Allen St, Allentown, PA 18104-5036
14357835	*	Kohl's, c/o Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701
14328033	##+	Penn Credit Corpoation, 916 S 14th Street, Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2021 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Frank Joseph Keough claputka@laputkalaw.com jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
CHARLES LAPUTKA	on behalf of Joint Debtor Maria Concetta Keough claputka@laputkalaw.com jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlrab@raslg.com
DANIEL P. JONES	on behalf of Creditor Village Capital & Investment LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
GEORGE M. LUTZ	on behalf of Debtor Frank Joseph Keough glutz@hvmllaw.com amerkey@hvmllaw.com;r49419@notify.bestcase.com

District/off: 0313-4

User: admin

Page 4 of 4

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GEORGE M. LUTZ

on behalf of Joint Debtor Maria Concetta Keough glutz@hvmlaw.com amerkey@hvmlaw.com;r49419@notify.bestcase.com

KEVIN K. KERCHER

on behalf of People First Credit Union kevinkk@kercherlaw.com kevin@kercherlaw.com

REBECCA ANN SOLARZ

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com

SCOTT F WATERMAN

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F WATERMAN ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

**Frank J. and Maria C. Keough,
Debtors**

Chapter 13

Bankruptcy No. 19-13280 PMM

ORDER

Upon consideration of the Debtors' Application to Voluntarily Dismiss Chapter 13 Proceeding Pursuant to Section 1307(b) of the United States Bankruptcy Code, and it appearing that Section 1307(b) of the United States Bankruptcy Code permits the Debtors to request the voluntary dismissal of the Chapter 13 proceeding,

IT IS HEREBY ORDERED that the Chapter 13 bankruptcy proceeding filed by the Debtors and docketed to No. 19-13280 PMM in the United States Bankruptcy Court for the Eastern District of Pennsylvania is hereby DISMISSED, without prejudice.

Date: April 19 , 2021

By the Court:



**Patricia M. Mayer
United States Bankruptcy Judge**